

UNITED STATES DISTRICT COURT  
SOUTHERN DISTRICT OF NEW YORK

MONIQUE SYKES, REA VEERABADREN,  
KELVIN PEREZ, and CLIFTON  
ARMOOGAM, individually and on behalf of  
all others similarly situated,

Plaintiffs,

- against -

MEL S. HARRIS AND ASSOCIATES LLC;  
MEL S. HARRIS; MICHAEL YOUNG;  
DAVID WALDMAN; KERRY LUTZ; TODD  
FABACHER; MEL HARRIS JOHN/JANE  
DOES 1-20; LEUCADIA NATIONAL  
CORPORATION; L-CREDIT, LLC; LR  
CREDIT, LLC; LR CREDIT 10, LLC; LR  
CREDIT 14, LLC; LR CREDIT 18, LLC; LR  
CREDIT 21, LLC; JOSEPH A. ORLANDO;  
PHILIP M. CANNELLA; LR CREDIT  
JOHN/JANE DOES 1-20; SAMSERV, INC.;  
WILLIAM MLOTOK; BENJAMIN LAMB;  
MICHAEL MOSQUERA; JOHN ANDINO;  
and SAMSERV JOHN/JANE DOES 1-20,

Defendants.

ECF Case  
No. 09 Civ. 8486(DC)

**DECLARATION  
OF CAROLYN E.  
COFFEY**

CAROLYN E. COFFEY declares under the penalty of perjury, pursuant to 28  
U.S.C. § 1746, that the following is true and correct:

1. I am the Supervising Attorney of the Consumer Rights Project at MFY  
Legal Services, Inc. and co-counsel for Plaintiffs in this action.
2. In July 2011, I submitted a Freedom of Information Law (FOIL) request to  
the Chief Clerk of the Civil Court of the City of New York and requested: (1) the number  
of cases filed by an LR Credit entity from 2005 to present in New York City Civil Court;  
and (2) the number of default judgments entered in these cases.

3. After a telephone conversation with the FOIL officer on or about July 15, 2011, who informed me that verified data could only be provided for each county from the date the court implemented its current database system, I revised the request. The new request asked for: the total number of filings by LR Credit entities and the total number of default judgments entered in favor of LR Credit entities for each borough from the date the current database went into effect in that borough to present.

4. I received a response to my FOIL request on July 18, 2011.

5. The information provided was based on the date each borough implemented its database:

Kings County Civil Court	March 12, 2007
Queens County Civil Court	June 4, 2007
Bronx County Civil Court	September 24, 2007
Richmond County Civil Court	November 13, 2007
New York County Civil Court	June 4, 2008

6. The data provided included a list of the LR Credit entities, including possible variations on spellings, the number of cases filed by those LR Credit entities, and the number of default judgments obtained by those LR Credit entities, broken down by borough.

7. The number of cases filed by LR Credit entities from the date the court's database was implemented in each borough in 2007 through 2010 totaled 65,702. The number of default judgments obtained by LR Credit entities in those cases during that time totaled 49,114. This represents a 75 percent default rate.

8. I declare under penalty of perjury that the foregoing is true and correct.

Dated: August 1, 2011  
New York, NY

  
CAROLYN E. COFFEY